

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
JACKSONVILLE DIVISION

IN RE:

CASE NO. 3:08-bk-06229-PMG

KEITH E HOWARD AND  
DENA LA HOWARD,

Debtors,

\_\_\_\_\_  
DISCOVER BANK, ISSUER OF THE  
DISCOVER CARD,

Plaintiff,

v.

ADV. PROC. NO. 3:09-ap-00015-PMG

KEITH E HOWARD AND  
DENA LA HOWARD,

Defendant.

\_\_\_\_\_

**JUDGMENT**

THIS CAUSE came on for consideration, ex parte, for entry of a Judgment in the above captioned adversary proceeding. The Court has considered the record and finds that the Debtors entered into a Stipulation with the Plaintiff, thereby consenting to the entry of a Judgment under certain conditions set forth in the Stipulation. Based on the Stipulation,

Accordingly, it is

ORDERED, ADJUDGED AND DECREED that Judgment be, and the same is hereby, entered on the Complaint in favor of DISCOVER BANK, ISSUER OF THE DISCOVER CARD, the Plaintiff, and against KEITH E HOWARD AND DENA LA

RECORDED IN THE US BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
JACKSONVILLE DIVISION  
J.B. VOL. 53, NO. 7309

HOWARD, the Defendants in the amount of \$6,652.52, and the debt owed by the Debtors to the Plaintiff in the amount of \$6,652.52 is hereby declared to be non-dischargeable pursuant to 11 U.S.C. §523(a)(2). It is further

ORDERED, ADJUDGED AND DECREED that pursuant to the Stipulation, the Defendants shall make payment to Plaintiff in the amount of \$6,652.52, at 0% interest, to be paid in monthly payments of \$100.00 each for the first twelve (12) months and then \$200.00 each month thereafter until paid, with the first payment to be made June 15, 2009. The remaining payments shall be made on the 15<sup>th</sup> day of each month thereafter, until such time as the \$6,652.52 due under the Joint Stipulation to Judgment has been paid in full. It is further

ORDERED, ADJUDGED AND DECREED that the Plaintiff shall not place the Judgment in the Public Records and shall not take any steps to collect the debt declared to be non-dischargeable by obtaining a Writ of Execution or a Writ of Replevin or levy on any properties of the Debtor as long as the Debtor complies with the repayment terms set forth in the Stipulation. It is further

ORDERED, ADJUDGED AND DECREED that the Plaintiff shall give a Satisfaction of Judgment to the Debtor upon the completion of the payment required by the Stipulation. It is further.

ORDERED, ADJUDGED AND DECREED that in the event the Debtor defaults on the repayment terms, the Plaintiff is authorized to proceed to enforce the Judgment pursuant to the provisions of the applicable law.

DONE AND ORDERED at Jacksonville, Florida, on June 3, 2009.

Paul M. Glenn

PAUL M GLENN

Chief United States U.S. BANKRUPTCY JUDGE

Copies Furnished to:

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Dena LA Howard  
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